

**EPISODE 931**

**“NEG:** *If you are a person who’s listening, who’s tittering on the edge and saying, “Maybe today will be my last day of work, maybe tomorrow.” Just do it. Just go for it, because you know what? You’re going to be successful at something you love and you’re going to make a lot more money, be a lot more position for success and actually live a life that when your kids ask what is your legacy, they will have a profound, clear answer and you will leave impact. Impact is I think something for our generation that we can bring forward at a monumental rate. And I’m so excited to be part of the greatest generation of all time, and I’ll say that publicly.”*

[INTRODUCTION]

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**FT:** Are you making the right financial moves not just for yourself, but for your family, and your legacy, and the future?

Welcome to So Money everybody. I’m your host, Farnoosh Torabi. This is a passion topic for my guest today, Natalie Elisha Gold. She’s an attorney and wealth coach who helps specifically women protect their legacies and their future. She wants us all to talk about money. Learn about money and get our financial and legal docs in a row right now. Time is of the essence. She gives women the nudge they need to plan for things that aren’t pleasant to think about. She’ll be the first to admit, but they’re really important to do, like creating a will, guardian documents.

Natalie is a mother. She is an attorney. She is a wealth coach. She is the author of *Money Momma: The Women’s Wealth Bible for the Digital Age*. As you heard, we talk about the importance of striking out on your own, but also the conservative steps that you need to take to be able to protect your ability to take on risks, to have a legacy, to provide for your family in the event of the unexpected.

Here’s Natalie Elisha Gold.

[INTERVIEW]

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**FT:** Natalie Elisha Gold, welcome to So Money my friend.

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**NEG:** Hi, Farnoosh. I'm so great. Thank you so much for having me.

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**FT:** Thank you, and you do some really important work, Natalie. You help a lot of people prepare for their futures and have some of those hard conversations with themselves about protecting your assets. You're an attorney and a wealth coach who focuses on helping women protect their legacy and their future.

Let's start with putting this in context a little bit for everybody, because we spend so much our time talking about the importance of women making more. There's the earnings gap, and then of course there's the investing gap. We don't make as much, and so we can't invest as much. But the reality is, and you know this better than anybody else, we're living longer than men and a lot of us will be alone unfortunately in the later stage of life. So we have only but ourselves to lean on in some cases.

So the work that you do, what kind of puzzle piece is this and where does it fit as your financial planning? Is this the first thing you should be working on? Does it come at a later stage, this idea of protecting your legacy and your future?

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**NEG:** I think that's a wonderful question. Here's what I think about that. It has to be one of the primary thing, because I would say it's part of the cohesive plan, right? So when you're doing your financial planning, it should be something that's part and parcel, because here's why. If you

do an amazing job financial planning and you were in the right stocks and have the right IRAs and are setting all this up. But if you don't understand at a more whole level of what will happen of when the inevitable happens, how can we possibly plan? So I think it's a necessary converse part of the conversation. Farnoosh, the craziest thing is 64% of people die without a will.

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**FT:** Wow! Oh my gosh! You know what happens then, the state decides.

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**NEG:** Yeah. So everyone already has a will, and it's called the intestacy statute of the state you live in. Unless you have a cookie cutter family and no problems, like you have your one spouse and your two kids and everything is perfect and there are no issues, ring-ring-ring, probably no one, because everyone has an issue somewhere. Then unless it's that, your legacy could very well be going to people that you would not want.

Let's say that you're a woman who decided against having a family and you're very much a career person, what happens then? Your deadbeat dad who might not have been around could be the 50% beneficiary of your life's work.

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**FT:** It shifts too, your priorities, when you become a mother. So tell us about that, because I know that's for you been a personal transition as you've been growing your family and you're expecting now baby number two, that sort of your financial priorities and what's important to you really do change even then. So tell us about that, because you wrote a piece about this for yahoo on the issues that you worry about now, because you become a mom, and obviously as a wealth attorney too, you have certain concerns. What are they?

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**NEG:** Yeah. So here's the deal. When I started as a 24-year-old state attorney, I understood this stuff and I was able to speak to it intelligently from the mind and say to people, "Of course, you need a plan." When I became a mother, it started speaking from the heart, because all of a sudden, my legacy became very real as to if I'm not here tomorrow, who will take care of my girls?

As every mother can understand how scary that thought is, because, look, we're not guaranteed today. We're not guaranteed tomorrow. So I don't want to be the bearer of bad news, but it's going to come for us all. We don't know when. We don't know how. But what I do now is that I'm not bringing children into this world to leave them in the hands of, heaven forbid, child protected services because I didn't get around to planning. That's unacceptable.

Really, for me, my area of business became a life passion when I became a mom and then wrote *Money Momma* basically as a 10 commandment bible. Very short read that is to the point explaining the must knows for personal financial wealth preservation.

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**FT:** It's not just for moms. You make that very clear.

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**NEG:** Yes.

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**FT:** It's for every women.

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**NEG:** It's for all – All people. All people. I mean, I love working with women, because as you said, many of us are going to survive our spouse. In fact, the statistics show that 9 out of 10 of

us are going to, and I don't want women in their 80s and 90s figuring it out. We need to figure it out a lot before then.

Look, the reason people don't like going to lawyers is because everything becomes so confusing. It's never broken in a simple way, and this stuff is actually really simple and not so scary. Because instead of conserving to be our state plan, let's make it our life and legacy plan. What is our legacy and how are we going to provide a life for our family that works? Once we make that switch, I think everything changes.

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**FT:** Yeah. I mean, I think because when you say estate, that implies you have massive wealth. You got houses and jets and all the things. It's sort of makes you feel like your life is not significant enough to merit this sort of planning. But it absolutely does.

So sticking with the simplicity theme, can you give us some simple steps on how to go about getting this financial plan in order, this wealth preservation and whatever you want to call it, your legacy, your life plan setup. I know it's also true that so many women, we are going without life insurance oftentimes. Forget the will. We don't even have the life insurance.

So what are some simple things we can get going that wouldn't be expensive either? We don't have to work with a fancy lawyer to get these done.

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**NEG:** So here's what I would suggest. Everyone needs these three things, and what they are are the will, the power of attorney and the healthcare proxy. Let me explain what each one does. The will is a dear judge letter who gets what, when, judge, unless you want to revert back to the intestacy code, which I bet no one is reading for fun. So let's make sure that, number one, we're providing who gets what, when.

Number two, providing for our minor children and what happens to them and even if they're not minors, Farnoosh, I know that I don't want my entire legacy going to my kids at 18, because at

18, they're not ready for that kind of financial influx. Thereby, what will happen to them? You hear of all these trust fund babies who end up on different drugs or depressed. We don't want that to happen. So we want to make sure that we're protecting the will, not just giving it.

Number two, the power of attorney. What is this document? Basically, it gives someone else the financial power to do what you can do financially. That means pay bills, bank accounts, brokerage accounts, etc. Although it's a scary document, because, remember, you're giving someone the full rights to do what you could do financially.

But as you're doing your planning, you have to really consider someone you trust in that capacity, because otherwise, Farnoosh, I don't know about you, but I found in the hospital, my bills are still coming. If they're not paid, that health insurance, that long-term care insurance, that life insurance and my rent or mortgage may very well not get paid. If that happens, what am I going to do? Not only am I going to be recovering my health. I'm going to try to put together the pieces of my financial picture, and we don't want to be doing that while we're getting better from whatever should happen to us. So that is a must. You want to allow someone to really be in charge.

As we age, I mean, dementia is a real thing. Alzheimer's is a real thing, and many of my older clients need their spouse or children to take care of the finances in order for them to survive. So it's a very important thing.

The healthcare proxy is essentially what the power of attorney does, but in the healthcare realm. So I can't speak to a doctor and tell him or her what I would like done. My healthcare proxy is allowed to speak on my behalf, and you should also have the conversation with your proxy to say what you would want done, because they should not be guessing. This I about your life and about how you want to live it. So those are all the basics.

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**FT:** I went to a funeral recently and I, for the first time, thought to myself, "Do I want to be cremated? Do I want to be buried?" I don't have the answer to that and I don't even know how to analyze that. It's such an existential question. You got to like literally put yourself out of your

head a little bit and think about a life where you don't exist. I mean, I don't know if you've had these conversations with clients. But how do you even know what the answer should be to that?

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**NEG:** Typically, when people are thinking about this, they're usually a little bit later in life.

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**FT:** They're not 39? Okay. Great.

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**NEG:** No.

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**FT:** I'm pretty morbid, I guess.

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**NEG:** No. You're ahead of the curve, Farnoosh. Don't you worry.

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**FT:** I'm just morbid. That's all.

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**NEG:** Well, I'm a state attorney. I think about death and dying all day long, but in a fun, great way. So here's what I tell people, "Look, sometimes it's an easy decision, because if your religion prescribes the way."

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**FT:** Just tell me what to do.

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**NEG:** Exactly. You know what? And they do it, because many people who, for example, I'm of the Jewish faith. For us, the burial is actually a very kind of specific and important thing to do in a certain. Although there's plenty of Jews who get cremated, don't get me wrong. But the fact is that if you're someone who prescribes to the faith, you have kind of a checklist of what you have to do. By the way, Farnoosh, that in and of itself cost a small fortune.

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**FT:** Yes. Yeah, funeral costs.

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**NEG:** Which people are not prepared for.

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**FT:** Again, which is why it's important to get the life insurance, which if I add as an addendum to your three important steps, is to secure your family if you have dependents with appropriate life insurance. A lot of times people ask, "How much life insurance should I get?" I'll tell you what. Our financial planner at one point prescribed, which was 8 to 10 times your annual income in a benefit policy.

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**NEG:** I totally agree with that, and I think we should go back to that question that you asked, because it was so profound. So those three documents are really the basics. But as far as other

things in your financial plan, I could not agree with you more. In fact, I was 23 and single and just started my business and I got so much life insurance.

I tell my husband, "You better not kill me in my sleep," seriously. Because I wanted to start preserving my nest egg that I knew I was going to be building. Guess what? You're never going to be as young and you're never going to be as healthy. As a result, the younger you get the life insurance, the cheaper it is.

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**FT:** Right, and it is really inexpensive if you go for the term policy. You start young. You're healthy. Let's talk a little bit about your personal arrival to this career fashion. It's not like you wake up maybe in your childhood and go, "I want to talk to people about death all day long."

But here you are. I understand that one of your pivotal life experiences, which may have something to do with where you are today professional was a very scary car accident when you're a teenager, and you wanted to talk about this. So I'm not surprising you with this anecdote. So tell us about that and how that inspired you.

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**NEG:** Sure, Farnoosh. So I always say it's life and before and after that time. So this August 20<sup>th</sup>, we're actually coming up on the 15-year anniversary of what is my personal Pearl Harbor Day. I was walking across the street, 15-years-old, and I just finished work, and I used to shop. I always like to have my own money even young. So I have an envelope for \$120 or whatever it was in my little purse and I'm walking home and unfortunately I don't make it across the street in Queens where I grew up like two blocks away. It turned out that two guys were drag racing their cars from light to light, and one hit me at 60 miles an hour and did not touch a break.

So to say it's a miracle that I'm even here is an understatement. I mean, the doctors were totally have a loss for how I survived that. Frankly, they were thinking that my entire 10<sup>th</sup> grade year, which was coming up in like a week or so. It's end of August, it's about to start, that I was going to have to sit it out. To which I said to them, "No freaking way."

I went to Townsend Harris High School, which as some of your listeners might know is one of the highest rank schools in New York and in the country, very competitive, very cutthroat. The other people you're competing against – Everyone has grown up brilliant. Everyone has grown as the top of their class up to that point.

So, I was not going to take one day off. So I went in a wheelchair on the first day of 10<sup>th</sup> grade and the doctor said to me, "We're going to talk about walking in like a year." I said to him, "Nope! That's not going to happen." Within a month and a half, I was dancing and choreographing on stage." Five broken bones later, four pieces of metal to this day. I tell my husband, I go, "You married a bionic woman. Congratulations."

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**FT:** You did. You totally did. What happened to those drivers by the way? Did they get prosecuted?

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**NEG:** So it's really a great question. The driver who hit me actually said he was doing nothing and not racing. There was a gentleman in the car with him who went to the D.A. and said, "I was egging him on, and we were racing," to which the D.A. said, "Great! Then we're going to put you in jail too." So he renounced it on statement, and basically he got a snap on the wrist, this guy, and he had almost no insurance.

So this is really what implanted on me, two things. Number one, life is so short. Holy moly! We can, at any second, can go. So what are we doing with this life? It completely opened my eyes with perspective in a way that many 15-year-old, my goodness, don't have to think about.

Number two, it showed me the inadequacies and inefficiencies and general disgraces of the legal profession and how things can fall through the cracks when it's life or death. I realized I not going to allow for justice that was not brought upon me to continue to not be brought to the

people. So I went to law school. I decided at 15-years-old, then and there, on becoming a lawyer to bring justice and to speak for those who don't have a voice.

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**FT:** Natalie, I didn't know this story. We sat across the table and shared some guacamole one afternoon, and this had not come up. I guess it's not guacamole conversation. I love you even more now from hearing this.

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**NEG:** Not first day conversation, Farnoosh, but second day.

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**FT:** Yeah. Maybe it's second material. It's podcast material is what it is, and I always respected you, and now I have such – I don't even have a word for it. It's remarkable. At such young age, the chutzpah that you had to defy the industry and say, "You know what? First of all, I'm going to be walking. I'm not just going to be walking. I will be dancing." That you used that experience to help others pay it forward in your life. So that's just a little snapshot of who Natalie is, everybody.

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**NEG:** Thank you, Farnoosh. Thank you so much for those beautiful words. Believe me, I know we're on this mission together, because it's not easy to do what you do and be a voice for so many. But I know that what you did was really shining a light on things most people don't think about, don't know about and are scared to ask. So, look at the beautiful things you do in this world.

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**FT:** Thank you. Thank you. Thank you. Well, I want to learn more from you for like the time that we have together. I want to learn a little bit about – You have so many great philosophies for people to practice when it comes to, especially, women, when it comes to managing money and protecting their wealth. What is something that you personally prescribe to a financial philosophy, a money mantra, that guides you?

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**NEG:** Sure. There're a few things here. Number one, I want to say that we have to empower and uplift ourselves and learn and be interested to learn, because we cannot – A man is not a plan when it comes to this, because of how many of us survived our husbands. It's just the facts.

So we need to truly say I am going to take ownership of my life. I am going to make sure that my mantra is about manifesting wealth and securing it. Because, Farnoosh, there's plenty of people who have lost a fortune, and that is not okay. So what I would say too is, for all your listeners here, that what I really like as my money momma mantra is manifest opportunity, manage wealth, make magic, accomplish anything and appreciate everything. I truly take that to heart.

Because here's the thing, money doesn't solve all our problems, but it sure helps get us the baseline life that we want. I think, for me, a very important thing, is if you choose to get married, okay? 50% of us are failing in those marriages. I think a big reason is financial. I mean, it's proven that financial reasons are the number one reason for divorce. So why don't we be a little smarter?

We learned from the generation before us that a lot of things didn't go right. So let's start doing some things right, and that's why I created a concept called marriage constitution. In that, we have – It's not a prenup that you and your spouse each lawyer up. I mean, that deflates the romance a bit, and I understand why people feel uncomfortable having that conversation. So what I did was say, "Okay. Instead of pitting each one against each other, let's bring ourselves together and build a marriage constitution and say, "Sam, these are the things you're going to

be taking care of in our marriage.” “Natalie, those are the things you take care of.” Here’s how we’re going to resolve disputes when they come up.

For example, childcare, okay? Big issue. Very expensive in New York. Very expensive in a lot of places. So how is either the non-working spouse can be compensated for that time, and/or if there are two working spouses, which most of us need to do today to be able to survive, who is going to flip the bill and how much of the child care? What’s your philosophy for how you’re growing your child? How are you sharing the financial responsibility and not just the responsibility? But do you even know what’s going on financially?

If the answer is no, we better find out. Because I cannot tell you how many marriages people at a divorce table saying, “I didn’t know that he had a second family and that there were debts left.” I mean, I have a friend, a family friend who just lost her husband. He dropped dead on a trip in Jamaica at 50-years-old. Just dropped dead from a heart attack and she sold the house. Barely made enough to cover the mortgage, and then she had debts to up the wazoo that he left for her. Thank you, honey. I love you too.

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**FT:** Oh my gosh! At that point, you’re angry obviously. You’re resentful, but part of you is also like, “How did I let this happen?”

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**NEG:** Exactly.

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**FT:** You can’t change the fact that your husband was a jerk, but you could have in hindsight been a little bit more aware of where the money was and how the money was getting managed. By the way, we have debt. You could have demanded to know that, and if he wasn’t able to share that with you, that would have been a red flag and I think rounds for divorce in my –

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**NEG:** Totally, and how can we not know? How can we – Look, I say this, but Farnoosh, so many people have no idea. If your husband has a business or if you have a business, are you properly insured from what could be the creditors of that business? Because partnerships go wrong, clients come after professionals, and none of us are asset protected. So we own the house in our joint names.

Well, guess what? Not so much as protection when you own a house, a brokerage statement, a bank account, anything in your own name. You get in a car accident. You perform malpractice in some way or someone claims you do. Someone trips and falls in front of your house. A guest comes over and falls down the stairs. Oh my God!

The lawyers out there are – Really, I mean they'll take anything. And there are frivolous cases that can eat up at you inside even if you did nothing wrong. So what are we doing to protect our nest egg? We're working like hamsters on a wheel. We're going to do it. We're doing it every day. You're bringing home the paycheck or doing whatever we can to put food on the table and yet we're not thinking big picture long-term. Am I protected? For 90% of Americans, Farnoosh, and maybe even more, I would say the answer for the people I've seen is no. That is a scary, scary thing.

[00:25:39]

**FT:** Whoa! Okay. Well, you've got me convinced. Actually, at our guacamole lunch, you convinced me to get long-term care, which I have it on my to-do-list, which I thought, "I'm only 39. What am I going to get long-term care for now?" But it's going to be a lot cheaper and healthcare costs, I mean, if they've been following the way that they've been going in the last decade, it's only going to get more expensive, a little bit more mysterious as far as what will be out of pocket? What will be paid for? Etc. So better to have a nest egg.

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**NEG:** Farnoosh, and if I can, there's something coming down in congress which no one knows about, okay? All the channels we watch, they're talking about everything Trump does and everything the democrats do and blah-blah-blah. No one is talking about this. I want to share this with your listeners, because it will affect the middle class so drastically, like something we've never seen. It's already through the house with almost unanimous consent, which they don't agree on anything, but this is something they agree on. Here's the law, it's called the SECURE Act. Excuse me, it's a bill. It's still not a law. Has to go through the senate. This SECURE Act is coming after your IRA assets.

So, the IRA that you have always been told; save, save, save, invest in the IRA. We're going to stretch it out for your kid's lifetime, after you pass. They're going to have to pay tax incrementally only as they take out the money from the IRA. Here's the deal. The government will allow through your spouse – If this should pass into law. It will allow for your spouse to continue to take tax free money.

However, it will not allow for your kids to do that for more than 10 years. So you're going to have to pay the tax that otherwise could have been over the course of their life in 10 years. Presumably, your kids in their 40s or 50s are going to be high income owners at the highest percentage bracket and now have an additional tax liability, okay?

So people have no idea this is coming down the pipe. But in my opinion, it is something that will affect the majority of our listeners and it is something that we should be outraged about, calling our representatives about, because I know that I do not listen to the great advice of save, save, save. Do the right thing. Put it in your IRA to then have my kids be potentially exposed to huge tax liability when I'm no longer here.

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**FT:** Tell us something good. Tell us something positive. I want to hear what Natalie is excited about. I want to hear something that financially is a win, maybe in your own personal life. Let's talk about that.

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**NEG:** Great. I think there're a lot of things to be excited about. I think that although congress is now planning with the SECURE Act, there's something that's amazing for many real-estate owners called an opportunity zone fund. We're able to basically, with the correct planning, forgo or stretch out for a long-time capital gains taxes.

So for any of our viewers that have made a substantial amount of money in real estate for example, but don't want to be active real estate owners anymore, fantastic opportunity. Let's be real, Farnoosh. Under this administration, it has never been a better time to start a business. The taxes on businesses are much lower. There's so much opportunity. I think we're living in the golden era of opportunity for all people.

Finally, thank goodness, women are taking the ram by the horns and going for it. They're becoming the CEO. I love that. Because we no longer have to go according to the stepstool and the ladder and the glass ceiling. F the glass ceiling. We're creating with unbelievable businesses. We're doing these unbelievable things. What I would say is that thank goodness, this is our time. We have unlimited amounts of abundance to tap into, and I don't think we should be listening to these old school, like work our job for 40 years then retire, blah-blah-blah. You'll be taken care of. Where does that exist today? If you are a person who's listening, who's tittering on the edge and saying, "Maybe today will be my last day at work. Maybe tomorrow." Just do it. Just go for it.

Because you know what? You're going to be successful at something you love and you're going to make a lot more money, be a lot more position for success and actually live a life that when your kids ask what is your legacy, they will have a profound, clear answer and you leave impact. Impact is I think something for our generation that we can bring forward at a monumental rate. I'm so excited to be part of the greatest generation of all time and I'll say that publicly. I think we're doing things in this generation that has never done before. That has never even been thought of before. Thank goodness!

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**FT:** Yeah. I mean, think about our daughters. You have a baby. I have a two and a half year old. They're hopefully going to be raised without these pre-taxes that we grew up with that, well, I'm going to have to prove myself against a man's worth and that they're just going to grow up being themselves as individuals and it's not really about him versus her hopefully. I feel like that's one of the good things we can look forward for the current generation that's being raised right now.

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**NEG:** I totally agree, and I really believe that the future is female. Not to say like anti-men. I hate that. Men and women have to work hand-in-hand together, because female empowerment is human empowerment, and we are in this together whether we like it or not. So I think that anti-men rhetoric has no place here.

But it's really about like raising our daughters and sons to be equally as great and not limiting and hitting at the knee caps our daughters. Ruth Bader Ginsburg I think says it best, she goes, "Do not use the gender line to put women in a cage. We should be put on the pedestal of equality, of doing everything." I am so excited to have daughters, because they're going in to an era where they can be the president of the United States, the prime minister of any country they choose as long as we're there. They can do anything, and I'm never going to allow anyone to put any doubt into my daughter's minds as to what she's capable of.

Because for her, it's unlimited, and for all our daughters, for all our sons, for all our children, it's about I think really instilling that confidence. I think it starts, Farnoosh, with financial integrity and competence. Because if you know that your finances are in place, if you have manifested abundance and call that to the universe and said, "Here are my documents, because I know I'm leaving a legacy." Guess what? You'll have one. With that kind of confidence that momma and daddy had, it cannot not go to the kids.

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**FT:** Right. No, 100%. I love what you said that female empowerment is people empowerment. I have this saying that when she makes more, we all make more, we all win. I do think that in order to move the needle forward with any cause that's related to female empowerment,

whether it's financial, female empowerment. We need everyone to back this up. We cannot win this battle just with women on our side. We need the men. We need everyone in the middle, and otherwise it's going to be kind of a never ending process, and we have to really drive home the point, like which you just did, that women's championships is everyone's win.

If a mother can go to work and be paid fairly and equally and also come home and be supportive, that family will thrive. That company will thrive. She'll be happier. I don't know about in your household, but happy wife, happy life.

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**NEG:** Absolutely.

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**FT:** Some people hate that expression, but it's kind of true. It's a little a lot true.

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**NEG:** Yes, it is.

[00:34:08]

**FT:** Tell me this. So we're doing this fun thing with guests, which is asking them this question brought to us by our sponsor, Chase, which is what is something that you practice in your life, Natalie, that helps you achieve financial freedom, financial security, however you define it. But is there like a strategy you use, a daily habit, an app, something?

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**NEG:** For me, it's about total belief in myself and honestly meditating on what our my objectives for the day, for the week, for the year. Because once I'm clear on that, I make it happen. But if I'm in this another world of maybe here, maybe – I mean, none of us can thrive in that another

world. So I get very clear on what it is I want. I put pen to paper. I think there's a special magic that happens when you physically put pen to paper and say and declare, "I'm going to do this." And I make it happen.

I'll tell you, Farnoosh, I'm a miserable human being when I'm not executing on what I want to be doing. I'm like wishy-washy and not fun to be around. But when I get clear and I put those objectives down on paper, I make it happen, and that to me is the greatest way for any of us to truly attain financial success.

[00:35:30]

**FT:** Yes, timelining it out, I like to say. Create those milestones and make mini-milestones for yourself so that you feel accomplished. You feel like you're making progress and you can track your success. You can track your learnings. So, so important.

Natalie, I wish we had more time, but you're kind of a busy lady doing all the stuff with helping people build better lives and starting with your daughter who, next time, maybe she can cohost.

[00:36:03]

**NEG:** I'd love that.

[00:36:04]

**FT:** If she's anyone like her mom, she'll be a real force. But, really, thank you so much. Your book, *Money Momma*, is for everybody and it is a wealth bible for the digital age. Thank you so much.

[00:36:16]

**NEG:** Thank you, Farnoosh. Always a pleasure.

[END]